

Helping Seniors Afford A Place to Call Home

By Steven Silverman

At 82, Mary Taylor was tired of dealing with all the hassles of owning a home. She wanted to be in a low-maintenance apartment that she could afford. She was one of the lucky few, finding an affordable apartment in a complex for senior citizens in Montgomery County. But many other senior citizens with modest incomes find only "no vacancy" signs and long waiting lists.

The problem isn't down the road; it's here now and only promises to get worse:

- The number of seniors in Montgomery County will almost double between 1990 and 2020.
- Many seniors will live on limited resources. According to the 1997 Census Update Survey, about 38 percent of households headed by someone over 65 had less than \$40,000 in annual income.
- Fewer federal funding sources are available for affordable housing.
- Montgomery County's stock of affordable housing is aging, and each year more units are lost as price controls expire.
- A strong economy brings higher housing costs and escalating rents.

Last fall, Victory Housing -- the nonprofit housing arm of the Catholic Archdiocese of Washington -- joined with a private developer to plan an affordable housing complex with both apartments and assisted living units. It was to be located at the intersection of two major roads, near a shopping area, churches and an orchard. The project would have had little effect on traffic, and no children would have been added to already crowded schools.

Better still, the Catholic Archdiocese provided the land at a reduced price and the project's partners secured scarce federal government tax credits as well as county grants and loans to make the project affordable. The County Executive, several members of the County Council (myself included), certain civic groups, senior groups, and affordable housing advocates supported the housing.

So what was the problem? Well, the county's land-use plan calls for low-density housing in that area. The project's backers spent thousands trying to redesign the housing to address local concerns, but to no avail.

Finally, the project's leaders found another site - a more expensive one, of course. It required more than \$1 million in additional county government funds, money that could have been used to build additional affordable housing units.

After 21 days of hearings spread across six months, the county's appeal board approved the project at its new location. But the proposal that started out to provide 210 homes for older adults eventually was approved at only 139.

The council recently approved spending \$15 million next year on all affordable housing, not just seniors, but the problem isn't just local money. If we are going to build more affordable housing for our parents and grandparents, we need to make changes.

First, we need to marshal more resources, particularly from the federal government.

Second, we need to do a better job of identifying suitable locations for affordable senior housing.

Third, we need to be able to modify land-use decisions when the circumstances are right and community concerns can be balanced.

Fourth, we need to streamline our land-use review process. It shouldn't take several years, thousands of dollars in design and legal fees, and many hours of neighbors' time to decide if an affordable housing project will get the go-ahead.

And finally, we need to act now. Too many seniors are waiting for a place to call home.

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